

## INFORMATION DISCLOSURE CITATION

Docket Number 97-059-1X	Application Number Not Yet Assigned
<b>Applicants</b> WALKER ETAL.	
Filing Date September 8, 2000	Group Art Unit <b>3623</b> Not Yet Assigned

U.S. PTO  
 09/651341  
 09/087700



## U.S. PATENT DOCUMENTS

EXAMINE R INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
RJH	A.	3,573,747	04/06/1971	Adams et al.	340	172	—
RJH	B.	4,108,361	08/22/1978	Krause	235	375	—
RJH	C.	4,323,770	04/06/1982	Dieulot et al.	235	375	—
RJH	D.	4,494,197	01/15/1985	Troy et al.	364	412	—
RJH	E.	4,500,880	02/19/1985	Gomersall et al.	340	825	—
RJH	F.	4,669,730	06/02/1987	Small	273	138	—
RJH	G.	4,677,553	06/30/1987	Roberts et al.	364	412	—
RJH	H.	4,689,742	08/25/1987	Troy et al.	364	412	—
RJH	I.	4,723,212	02/02/1988	Mindrum et al.	364	401	—
							—

## FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
RJH	J.	EP 512413 (abstract)	04/30/1992	Europe	—	—	✓	
RJH	K.	JP 5242363 A (abstract)	09/21/1993	Japan	—	—	✓	
RJH	L.	WO 97/35441	09/25/1997	PCT	—	—		

## OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

RJH	M.	"Cape Town", Reuters, November 8, 1979.
RJH	N.	"Save the Mark", Financial Times (London), Section I; Men & Matters; Pg. 12, February 1, 1983.
EXAMINER <i>Roman Deanty</i>		DATE CONSIDERED: <i>7-14-2002</i>

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE CITATION</b>	Docket Number 97-059-1X	Application Number <i>09/654,341</i> Not Yet Assigned
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#### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
O.	4,760,247	07/26/1988	Keane et al.	235	454	—	
P.	4,815,741	03/28/1989	Small	273	138	—	
Q.	4,825,045	04/25/1989	Humble	235	383	—	
R.	4,839,507	06/13/1989	May	235	381	—	
S.	4,854,590	08/08/1989	Jolliff et al.	273	138	—	
T.	4,859,838	08/22/1989	Okiharu	235	383	—	
U.	4,882,473	11/21/1989	Bergeron et al.	235	380	—	
V.	4,908,761	03/13/1990	Tai	364	401	—	
W.	4,910,672	03/20/1990	Off et al.	364	405	—	
X.	4,922,522	05/01/1990	Scanlon	379	95	—	

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							Yes	No

#### OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

<i>RJ</i>	Y. —	Cook, Louise, "Consumer Watch: Clip, Snip, Save", The Associated Press, Section: Business News, March 12, 1984.
<i>RJ</i>	Z.	"Paying for College on the Installment Plan", Gale Group Magazine, Changing Times, V38, Pg.37 (4), ISSN: 0009-1434, November 1984.

EXAMINER

*Romain Jeanty*

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
<i>RJ</i>	AA.	4,937,853	06/26/90	Brule et al.	379	96	—
<i>RJ</i>	BB.	4,947,028	08/07/1990	Gorog	235	381	—
<i>RJ</i>	CC.	4,948,174	08/14/1990	Thomson et al.	283	58	—
<i>RJ</i>	DD.	4,973,952	11/27/1990	Malec et al.	340	825	—
<i>RJ</i>	EE.	4,982,337	01/01/1991	Burr et al.	364	479	—
<i>RJ</i>	FF.	4,993,714	02/19/1991	Golightly	273	138	—
<i>RJ</i>	GG.	5,056,019	10/08/1991	Schultz et al.	364	405	—
<i>RJ</i>	HH.	5,119,295	06/02/1992	Kapur	364	412	—
<i>RJ</i>	II.	5,128,862	07/07/1992	Mueller	364	405	—
<i>RJ</i>	JJ.	5,132,914	07/21/1992	Cahlander et al.	364	478	—

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							Yes	No

#### OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

<i>RJ</i>	KK.	Greene, Jan, "Farm Bills Please Assn.; National Grocers Association", Supermarket News, Section: Vol. 35; Pg. 6, ISSN: 0039-5803, December 23, 1985.
<i>RJ</i>	LL.	"POS Spectrum: A Lottery Looks to POS for Growth", POS News, Section: Vol. 5, No.7; Pg. 8 ISSN: 0896-6230 ; CODEN: BHORAD

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
RR	MM.	5,172,328	12/15/1992	Cahlander et al.	364	478	—
RR	NN.	5,173,851	12/22/1992	Off et al.	364	401	—
RR	OO.	5,177,342	01/05/1993	Adams	235	379	—
RR	PP.	5,192,854	03/09/1993	Counts	235	375	—
RR	QQ.	5,201,010	04/06/1993	Deaton et al.	382	7	—
RR	RR.	5,216,595	06/01/1993	Protheroe	364	412	—
RR	SS.	5,220,501	06/15/1993	Lawlor et al.	364	408	—
RR	TT.	5,223,698	06/29/1993	Kapur	235	375	—
RR	UU.	5,231,569	07/27/1993	Myatt et al.	364	408	—
RR	VV.	5,239,165	08/24/1993	Novak	235	375	—

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							Yes	No

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RR	WW	Kuttner, Robert, "Computers May Turn the World on into One Big Commodities Pit.", Business Week, Section: Economic Viewpoint; No.3123; Pg.17, September 11, 1989.
RR	XX.	Schrage, Michael, "An Experience in Economic Theory; Labs Testing Real Markets", Los Angeles Times News Service, The Record, Section: Business; Pg. B01, November 26, 1989.
EXAMINER	Romain Jeanty	DATE CONSIDERED: 7-14-2002

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
YY.	YY.	5,243,515	09/07/1993	Lee	364	401	—
ZZ.	ZZ.	5,245,533	09/14/1993	Marshall	364	401	—
AAA.	AAA.	5,262,941	11/16/1993	Saladin et al.	364	408	—
BBB.	BBB.	5,274,547	12/28/1993	Zoffel et al.	364	408	—
CCC.	CCC.	5,283,731	02/01/1994	Lalonde et al.	364	401	—
DDD.	DDD.	5,287,268	02/15/1994	McCarthy	364	405	—
EEE.	EEE.	5,297,031	03/22/1994	Gutterman et al.	364	408	—
FFF.	FFF.	5,302,811	04/12/1994	Fukatsu	235	381	—
GGG.	GGG.	5,309,355	05/03/1994	Lockwood	364	401	—
HHH.	HHH.	5,353,218	10/04/1994	De Lapa et al.	364	401	—

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							Yes	No

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III.	Oetzel, Karen, "More Than What's Coming to You ", Credit Union Executive, V.30, No. 2, P.16, Summer 1990.
JJJ.	"Let's Play the Cash Register Receipts Lottery", The New York Times, Section 1; Pg. 30; Column 4; Editorial Desk, December 25, 1990 Late Edition-Final.

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
RJ	KKK.	5,353,219	10/04/1994	Mueller et al.	364	405	—
RJ	LLL.	5,371,796	12/06/1994	Avarne	380	23	—
RJ	MMM.	5,380,991	01/10/1995	Valencia et al.	235	383	—
RJ	NNN.	5,383,113	01/17/1995	Kight et al.	364	401	—
RJ	OOO.	Re. 34,915	04/25/1995	Nichtberger et al.	364	401	—
RJ	PPP.	5,420,606	05/30/1995	Begum et al.	345	156	—
RJ	QQQ.	5,459,306	10/17/1995	Stein et al.	235	383	—
RJ	RRR	5,481,094	01/02/1996	Suda	235	383	—
RJ	SSS.	5,504,475	04/02/1996	Houdou et al.	340	825.35	—
RJ	TTT	5,510,979	04/23/1996	Moderi et al.	364	405	—

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RJ	UUU.	Del Rosso, Laura, "Marketel Says it Plans to Launch Air Fare 'Auction' in June; Marketel International Inc., Travel Weekly, April 29, 1991, Section: Vol.50; No. 34; Pg. 1; ISSN: 0041-2082.
RJ	VVV.	"Philips Offer Customers Financing Through Citicorp; Philips Medical Systems North America, Citicorp North America Inc.", Health Industry Today, June 1991, Section: Vol. 54; No. 6; Pg. 4 ISSN: 0745-4678.

EXAMINER <i>Romain Leanty</i>	DATE CONSIDERED: 7-14-2002
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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
RJ	WWW.	5,572,653	11/05/1996	DeTemple et al.	395	501	—
RJ	XXX.	5,581,064	12/03/1996	Riley et al.	235	383	—
RJ	YYY.	5,592,375	01/07/1997	Salmon et al.	395	207	—
RJ	ZZZ.	5,592,376	01/07/1997	Hodroff	395	214	—
RJ	AAAA.	5,602,377	02/11/1997	Beller et al.	235	462	—
RJ	BBBB.	5,611,052	03/11/1997	Dykstra et al.	395	238	—
RJ	CCCC.	5,612,868	03/18/1997	Off et al.	364	214	—
RJ	DDDD.	5,615,269	03/25/1997	Micali	380	49	—
RJ	EEEE.	5,620,079	04/15/1997	Molbak	194	217	—
RJ	FFFF.	5,621,201	04/15/1997	Langhans et al.	235	380	—

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							Yes	No

### OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

RJ	GGGG	Pelline, Jeff, "Travelers Bidding on Airline Tickets SF Firm Offers Chance for Cut Rate Fares", The San Francisco Chronicle, August 19, 1991 Final Edition, Section: News; Pg. A4.
RJ	HHHH	"Book It! Then Began Taking Bids by Fax Through a Toll-Free Telephone Line", Travel Weekly, March 12 1992.

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
RJ	III	5,621,640	04/15/1997	Burke	395	214	—
RJ	JJJJ	5,632,010	05/20/1997	Briechle et al.	345	1	—
RJ	KKKK	5,664,115	09/02/1997	Fraser	705	37	—
RJ	LLLL	5,665,953	09/09/1997	Mazzamuto et al.	235	383	—
RJ	MMMM	5,715,314	02/03/1998	Payne et al.	380	24	—
RJ	NNNN	5,724,424	03/03/1998	Gifford	380	24	—
RJ	OOOO.	5,727,249	03/10/1998	Pollin	705	40	—
RJ	PPPP	5,754,655	05/19/1998	Hughes et al.	380	24	—
RJ	QQQQ	5,809,144	09/15/1998	Sirbu et al.	380	25	—
RJ	RRRR	5,878,405	03/02/1999	Grant et al.	705	39	—

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							Yes	No

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RJ	SSSS	Del Rosso, Laura, "Ticket-Bidding Firm Closes Its Doors; Marketel International; Brief", Travel Weekly, March 12, 1992, Section: Vol. 51; N. 21; Pg. 1; ISSN: 0041-2082.
RJ	TTTT	"Coupons Get Serious; Supermarkets Use Barcodes to Prevent Misredemptions", Information Access Company, A Thomson Corporation Company, October, 1992, Section: Vol. 68; No. 10; Pg. 68; ISSN: 0193-1199.

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
<i>RJ</i>	UUUU	5,903,879	05/11/1999	Mitchell	705	38	—
<i>RJ</i>	VVVV	6,064,987	05/16/2000	Walker et al.	705	38	—

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<i>RJ</i>	WWWW	McAllister, Liane, "Planning for Christmas Profits (Includes 26 Ways to Sell Christmas)", The Gale Group, May 1993, Gifts & Decorative Accessories, Vol. 94, No. 5, Pg. 46.	
<i>RJ</i>	XXXX	"Winn-Dixie/The Salvation Army Reports Contributions for War Against Hunger", PR Newswire, June 10, 1993, Section: Financial News.	
<i>RJ</i>	YYYY	Jones, Jeanne, "Data Readers Streamline Management; Scanner Technology Aids Retailers as Well as Plants, Wholesalers", The Houston Post, June 26, 1994 Final Edition, Section: Business, Pg. D1.	
<i>RJ</i>	ZZZZ	Fiorini, Phillip, "No Place for Penny? Smallest Coins Doesn't Make Cents to Some", USA Today, July 29, 1994 Final Edition, Section: News; Pg. 1A.	
<i>RJ</i>	AAAAA	Smith, Alison, "Survey of UK Consumer Credit and Asset Finance", Financial Times, November 3, 1994, Section: Pg. VI.	
<i>RJ</i>	BBBBB	Andreoli, Tom, "Cash Machines Offer a Whole Lotto Money for Withdrawal; an unfortunate Juxtaposition; Block that Metaphor! Something Street Talk; Fishy in Springfield; State Street Sears? Champion as Underdog; a Whole Language Graduate", Crain's Chicago Business, June 19, 1995, Section: News Pg. 8.	
<i>RJ</i>	CCCCC	"Spain: BBV Launches New Card", Cards International, June 22, 1995, Section: Pg. 5.	
<i>RJ</i>	DDDDD	Fickenscher, Lisa, "Start-Up Card Outfit has Installment Plan for Hospital Bills", The Gale Group, July 21, 1995, Section: American Banker, Vol.160, No. 139, Pg. 12.	
<i>RJ</i>	EEEEEE	Jim Knippenberg, "Psst! Will Local Radio Empires Strike Back?", The Cincinnati Enquirer, July 23, 1995 All Editions, Section: Tempo, PG. F01.	
<i>RJ</i>	FFFFF	Lunt, Penny, "Payments on the Net? How Many, How Safe", ABA Banking Journal, November 1995, Vol. 87, No. 11, Pg. 46-54.	
<i>RJ</i>	GGGGG	Potesman, Mel, "There are Options Available if You Can Pay the IRS What You Owe", Los Angeles Business Journal, April 8, 1996, Vol. 18, No. 15, Pg. 21.	
<i>RJ</i>	HHHHH	"Cyberbid", 1996	
<i>RJ</i>	IIIII	Avery, Robert B., "Credit Risk, Credit Scoring, and Performance of Home Mortgages", Banking Information Source, July 1996, Vol. 82, No. 7, Pg. 621-648	
<i>RJ</i>	JJJJJ	Hadley, Kimberly "Pastors Praying Anti-Arson Effort Will Burn Bias", The Nashville Banner, July 26, 1996, Section: News, Pg. A13.	
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<i>RJ</i>	KKKKK	Gapper, John, "Natwest Reports Rise in Bad Debt", Financial Times, July 31, 1996, London Edition 3, Section: News: UK Pg. 09.
<i>RJ</i>	LLLLL	"Lynx Technology: Lynx to Provide Business Leasing Programme", M2 Presswire, August 9, 1996.
<i>RJ</i>	MMMMM	Taylor, Paul, "Towards a Dream Market", Financial Times, September 4, 1996, Section: Survey-FT IT; Pg. 03.
<i>RJ</i>	NNNNN	Bonnici, Joseph, "Consumer Issues in Coupon Usage: An Exploratory Analysis", Journal of Applied Business Research, Winter 1996/1997, Section: Vol. 13, No. 1, Pg.31-40.
<i>RJ</i>	OOOOO	Lucas, Peter, "Getting Around to Recurring Payments", Credit Card Management, January 1997, Vol. 9, No. 10, Pg. 52-57.
<i>RJ</i>	PPPPP	"Opinion: X-Press Betting", February 7, 1997, La Fleur's Lottery World, Pg. 4.
<i>RJ</i>	QQQQQ	"Mobil Claims to Have the Key to Speedy Card Transactions", Banking Information Source, March 1, 1997, Credit Card News, Pg. 6.
<i>RJ</i>	RRRRR	Hisey, Pete, "The Money Making Side of Sears", March 1997, Credit Card Management, Journal Article, Vol. 9, No. 12, Pg. 24-30.
<i>RJ</i>	SSSSS	Singletary, Michelle, "Electronic World, Unchecked Problem? U.S. Move to Paperless Payments Raises Worries About Those Who Don't Use Banks", The Washington Post, March 4, 1997, Section: Financial; Pg. C01.
<i>RJ</i>	TTTTT	"Avco Financial Services", ( <a href="http://www.homefurnish.com/nhfa/avco.htm">http://www.homefurnish.com/nhfa/avco.htm</a> ), May 23, 1997.
<i>RJ</i>	UUUUU	"Products and Services", ( <a href="http://catalinamktg.com/prodcdir.htm">http://catalinamktg.com/prodcdir.htm</a> ), Thursday May 29, 1997.
<i>RJ</i>	VVVVV	Teresa Riordan, "Patents; A Novel Approach to Making a Better Spermicide Harks Back to Some Old Fashion Methods", The New York Times, June 9, 1997, Section D, Pg. 2, Column 1; Business/Financial Desk.
<i>RJ</i>	WWWWW	Nairn, Geoff, "The Key to Your Identity", Financial Times, July 15, 1997, Section: Technology; Pg. 12.
<i>RJ</i>	XXXXX	The United Computer Exchange, "How it All Works", Download Date July 23, 1997.
<i>RJ</i>	YYYYY	"Classifieds2000: The Internet Classifieds", ( <a href="http://www.classifieds2000.com/cgi-cls/display.exe?c2k+aboutus">http://www.classifieds2000.com/cgi-cls/display.exe?c2k+aboutus</a> ), Download Date: August 6, 1997.
<i>RJ</i>	AAAAAA	"Tradingfloor.com" ( <a href="http://www.tradingfloor.com/info.htm">http://www.tradingfloor.com/info.htm</a> ), Download Date: August 14, 1997.

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RR	BBBBBB	“Nasdaq”, ( <a href="http://home.afxord.com/corfin/corf11.htm">http://home.afxord.com/corfin/corf11.htm</a> ), Download Date: August 15, 1997.	
RR	CCCCCC	“Acquiring Credit”, ( <a href="http://ianrwww.unl.edu/ianr/pubs/nebfacts/nf91-2.htm">http://ianrwww.unl.edu/ianr/pubs/nebfacts/nf91-2.htm</a> ), Download Date: September 3, 1997.	
RR	DDDDDD	“About IAO Onsale”, ( <a href="http://www.iaoauction.com/about.htm">http://www.iaoauction.com/about.htm</a> ), Download Date: September 8, 1997.	
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EXAMINER <i>Romina Janty</i>	DATE CONSIDERED: 7-14-2002		
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## **EXAMINER**

**DATE CONSIDERED:**

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